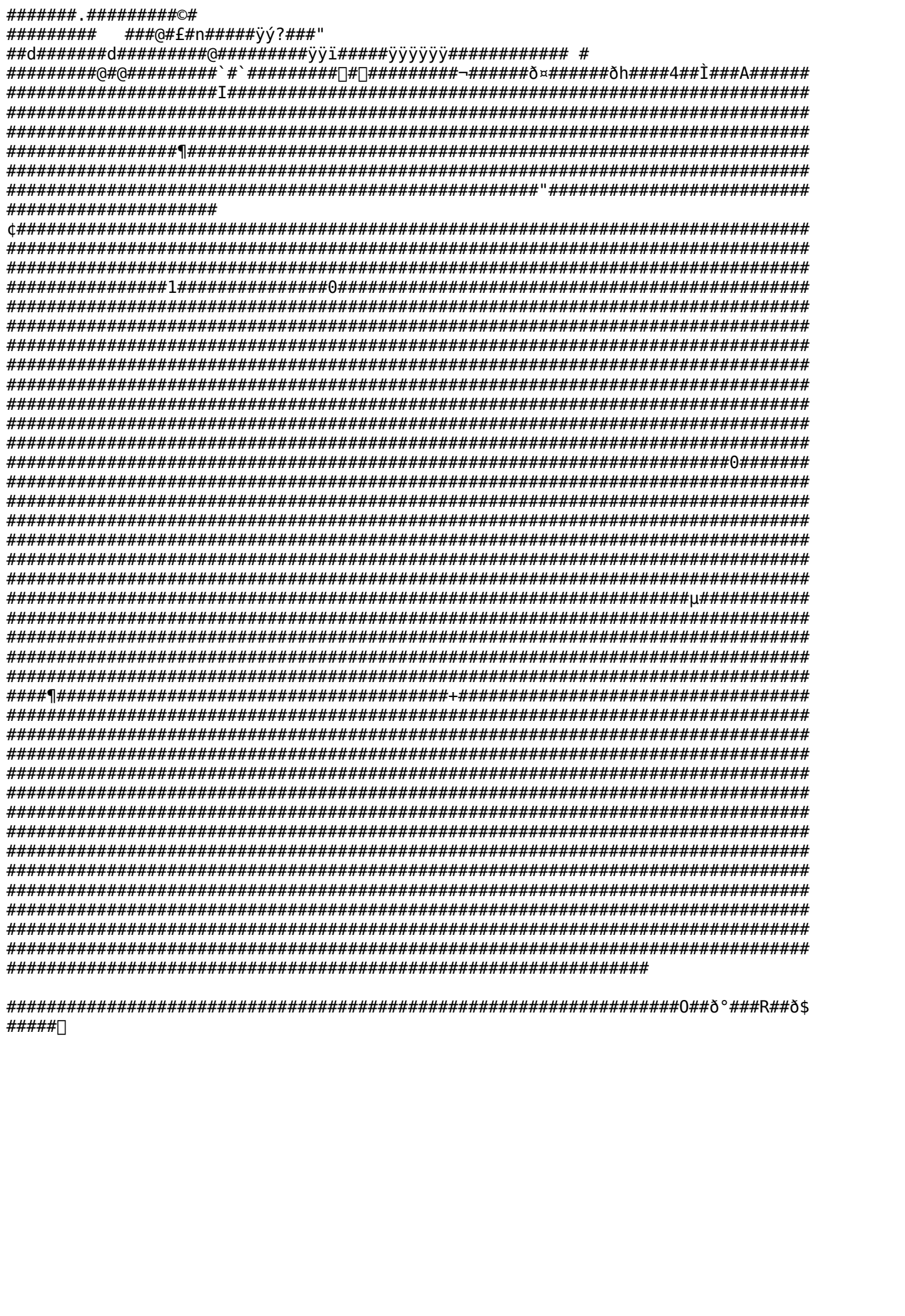

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#o   ##ð¬#####□###########¨#P###Deployment or mobilization is a major event in the lives of Reserve Component sponsors and their family members. Communication and information are the most effective means of limiting the stress of deployment. TRICARE offers Reserve Component members and their families affordable health care when they need it most. For many members of the Guard and Reserve, health care is available through group plans offered by your employer. However, during times of mobilization or deployment, those benefits may lapse, and there is a strong concern about continuity of health care. It is important that you fully understand TRICARE and your benefits, and how it can be used as a safety net. Before you mobilize, there are things you need to know about your health care benefits.This premobilization seminar will provide you with important information that will answer:What are your rights concerning employer-based health care when you are called to active dutyNew and existing entitlements for the Guard and ReservistsWhat are the health care, dental, and pharmacy benefits for the Reserve Component member

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      Ã#ÿÿ####ÿÿ#####ÿ□#ÿÿd######0##d#########D###Reserve Component TRICARE
Benefits# Following Active Duty Service
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###ÿÿ#####ÿ□#ÿÿd#########d#########~###TRICARE is committed to meeting the health and dental needs of Reserve Component (RC) members and their families before, during, and after activation.   In this presentation, we will provide you with an overview of the benefits for which you and your immediate family members may become eligible following your active duty service.   Of note, when we refer to the Reserve Components throughout this presentation, we mean all seven (7) of the Reserve Components. The seven Reserve Components are: Army National Guard Army Reserve Navy Reserve Marine Corps Reserve Air National Guard Air Force Reserve U.S. Coast Guard Reserve

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C#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########=###Determined by Service/Reserve ComponentRecorded in Defense Enrollment Eligibility Reporting System (DEERS) DEERS is the key to unlock all TRICARE benefits# Register or update information in DEERSRC memberFamily member #Verify eligibility through Guard-Reserve Portal#https://www.dmdc.osd.mil/Guard-ReservePortal #

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ú□ÿõ#s   ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########6###DEERS is the key to unlock all TRICARE benefits. First and most importantly, it is your responsibility to ensure that your family members are properly registered in DEERS and that the information is current. Secondly, remember that eligibility for TRICARE is determined by the RC members□ Reserve Component.

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#&#########&#####$##########&#########&####ÿ#ÿÿd#########d#########2####ªömûFC##############ÿÿd#########d#########i###Premium-based health plan# 18 months of coverage for transition to civilian life#May purchase after loss of TRICARE coverageTRICARE coverage ends upon release from active duty #or end of TAMP, whichever is later#Must purchase within 60 days of loss of coverage #Contact Humana Military for information and enrollment1-800-444-5445www.humana-military.com6

##########################ÿ#ÿÿd#########d#########2####
úÿõ#s   #############ÿ#ÿÿd#########d#############Upon your release from active duty, or once you lose TRICARE eligibility, you may apply for 18 months of transitional medical coverage under the Continued Health Care Benefit Program, or CHCBP. CHCBP is a premium-based health care program and is similar to, but not part of, TRICARE. If you want continued coverage under CHCBP, you and eligible family members must enroll within 60 days after loss of eligibility military care or TAMP, whichever is later.Humana Military administers the CHCBP and can provide more information.If your active duty service was in support of a contingency operation, you may qualify for additional coverage before CHCBP begins.Note: If you will be eligible for TAMP immediately following your active duty service, you may purchase CHCBP to follow TAMP.

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C#ÿÿ####ÿÿ#####ÿ#ÿÿd#########P#############Voluntary health plan you may
purchaseMonthly premiums are requiredTRS Member only  $75 TRS Member and family
$233# Eligibility conditions include Activated in support of a contingency
operationServed on active duty for 90 daysAgree to continue service in the
Selected Reserve before leaving active duty#TRICARE Standard and Extra coverage
Coverage begins day after TAMP ends (Day 181)Premiums, deductibles, and cost-
shares apply# *Visit www.tricare.osd.mil/reserve/reserveselect for more
information.#
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ú□ÿõ#s   ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########Ø###Again, if your orders were for a contingency operation, TRICARE Reserve Select may be available for your purchase if you agree before leaving active duty to serve one or more whole years in the Selected Reserve. Coverage begins the day after TAMP ends if you purchase the TRS health plan. More information on TRICARE Reserve Select is available on the TRS Web site. Note: The TRS premiums listed are for calendar year 2005 only. They will increase annually in January.

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Whenever you and your family members are eligible for TRICARE, you can take advantage of TRICARE□s world class pharmacy benefit. This includes the pre-activation period, while the Reserve Component member is on active duty, and while using TAMP, CHCBP or TRS.MTF pharmacies will fill a 90-day supply for most written prescriptions from any TRICARE-authorized provider, free of charge. Contact your local MTF for details about filling and refilling prescriptions at its pharmacy. The TRICARE Mail Order Pharmacy is administered by Express Scripts, Inc. With TMOP, you will mail in your written prescription, along with the appropriate cost-share, to TMOP, and the medications will be sent directly to your mailing address. Providers may fax or phone-in new prescriptions. Prescriptions may be refilled by mail, by phone, or online. Note that controlled substances are always limited to a 30-day supply. TRICARE retail network pharmacies are available in the United States (including D.C.) and U.S. Territories, and is administered by Express Scripts. Visit the Express Scripts Web site to locate a network pharmacy. Filling prescriptions in non-network pharmacies is the most expensive option. Beneficiaries using non-network pharmacies may have to pay the total amount of their prescription first and file a claim to receive partial reimbursement.Be aware that family members not enrolled in TRICARE Prime are responsible for $9 or 20 percent of the total cost, whichever is greater, after the deductible is met (E1-E-4: $50/person, $100/family; all others, including retirees, pay $150/person, $300/family.) Those enrolled in a TRICARE Prime program are responsible for the higher cost-shares associated with the point-of-service option. That is a 50 percent cost-share after the point-of-service (POS) deductibles ($300 per person/$600 per family) are satisfied. As always, prescriptions for Service members will be reimbursed at the full amount paid. After satisfying the appropriate deductible, the family member reimbursement will be reduced by the amount of the applicable cost-share. Overseas active duty family members enrolled in TRICARE Prime (in areas other than Guam, Puerto Rico, or the Virgin Islands) will have no cost-share.Note: The DoD generic drug policy applies to all prescription medications.

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Automatically re-enrolled from TRICARE Dental Program (TDP) when released from active duty#(if previously enrolled)Space-available access to military dental treatment facilities (extremely limited availability)#Family Members (can enroll at any time)If already enrolled in TDP, premiums revert to full premium rate If not previously enrolled, may enroll at full#premium rate

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If you, the Reserve Component member, were enrolled in the TRICARE Dental Program (TDP) prior to going on active duty, you will be re-enrolled from TDP and billing will resume. Be sure to confirm your enrollment status before your first visit after resuming. If your family was enrolled in the TRICARE Dental Program (TDP), they will remain enrolled in the TDP; however, their premiums revert to the full premiums rates effective for Reserve Component family members.If your family was not already enrolled in the TDP, they may now enroll at the full premium rate. Note to presenter: There is additional information for family members in the family member presentation.

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Reemployment Rights Act (USERRA)
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right to elect to continue existing#employer-based health plan for sponsor#and
dependentCoverage for up to 24 months while on active dutyThe right to be
reinstated in employer□s health plan when reemployed#For more information1-800-
336-4590www.esgr.orgÿ

###ÿÿ#####ÿ□#ÿÿd#########Z#########0###Choosing a health plan is a very personal decision. It is recommended that you carefully consider your personal situation. You may have some protections under the Uniformed Services Employment and Reemployment Rights Act (USERRA).USERRA provides protection to you and your family when you are serving on active duty. If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military. You will be responsible for not only the employee share of the health plan premium, but also the employer□s portion and an administrative fee (during this 24 month period).Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries. Note: USERRA protection may not always apply when you are eligible for TRICARE (e.g. pre-activation benefit□90 days of early eligibility.)For more information, contact the National Committee for Employer Support of the Guard and Reserve (NCESGR) toll-free at 1-800-336-4590. You may also visit www.esgr.org.

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#################$#########################ÿ□#ÿÿd#########d#########2##□##²ö-û¾#□#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########7######### ###TRICARE South RegionHumana Military#Healthcare Services, Inc.1-800-444-5445www.humana-military.com#TRICARE North RegionHealth Net#Federal Services, Inc. 1-877-874-2273 www.healthnetfederalservices.com#TRICARE West RegionTriWest Healthcare Alliance 1-888-874-9378www.triwest.com

###ÿÿ#####ÿ□#ÿÿd#########d#########Ê###Contact your regional contractor for more information. TRICARE South Region□includes Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee (excluding the Ft. Campbell area), and Texas (excluding the El Paso area).TRICARE North Region□includes Connecticut, Delaware, the District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, North Carolina, Illinois, Indiana, Kentucky, Michigan, Missouri (St. Louis area), Ohio, Tennessee (Ft. Campbell area), and Wisconsin. TRICARE West Region□includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excluding Rock Island Arsenal), Kansas, Minnesota, Missouri (except the St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (the southwestern corner including El Paso), Utah, Washington, and Wyoming. The three overseas areas are served by TRICARE Area Offices. TRICARE Pacific□includes Guam, Japan, and Korea. TRICARE Latin America and Canada□includes all of Latin America (except Panama), Canada, Puerto Rico, and the Virgin Islands. TRICARE Europe□ includes Europe, Africa, and the Middle East.

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##ÿÿ####ÿÿ#####ÿ□#ÿÿd#########P#############DEERS Find the 3 closest ID card or personnel offices www.dmdc.osd.mil/rsl/ Bring proper documentation (e.g., marriage certificate, birth certificate, divorce decree, etc.)Call 1-800-538-9552 for more information#EligibilityDetermined by Service/Reserve Component Reserve Affairs www.defenselink.mil/ra/ Verify though Guard/Reserve Portal: https://www.dmdc.osd.mil/Guard-ReservePortal #Health Benefits www.tricare.osd.mil/reserve or your TRICARE regional contractor#TRICARE Dental Program www.ucci.com or 1-800-866-8499u

##########ÿ#ÿÿd#########d#########Ö###An important take-away from today’s presentation is that you must ensure that your family members are properly registered in DEERS to be eligible for any of these TRICARE benefits. You can add or update their information in the DEERS database by visiting your local military I.D. card issuing facility. You should not wait until you get active duty orders to do this. Update DEERS TODAY! Then you should verify the DEERS information whenever you receive active duty orders. However, your family members can update it if they have a Power of Attorney. If you are adding or removing family members from DEERS, proper documentation is required. Incorrect information can result in delayed claims processing, problems with the use of retail pharmacies and the TRICARE Mail Order Pharmacy benefit, and other difficulties. If you would like additional information about eligibility discussed during today’s presentation, please contact your Service or Reserve Component or visit the Reserve Affairs Web site.If you would like more information about TRICARE benefits, please visit the TRICARE Web site at www.tricare.osd.mil/reserve or contact the TRICARE regional contractor serving your area. They are listed on the previous slide.

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